

THE JCS JOURNAL

THE MONTHLY NEWSLETTER OF JCS INVESTMENTS LIMITED

About JCS



JCS Investments Limited is licensed by the Securities and exchange commissions (SEC) as an investments advisor.

JCS Investments offers investments advisory services to businesses seeking to make real impacts on the ground since 2004.

Contacts us for your investments for the following services:

- ESG Investing and Reporting
- Impact Investing
- SME Support
- Consultancy
- SEA (Social Equity and Accountability) Reporting and Auditing
- Advocacy

This Month's Newsletter entails:

- The current inflation rate and monetary policy rate as provided by the Bank of Ghana.
- News highlights on the financial and banking sector of the Ghanaian Economy
- Details on a new book released by the CEO of JCS Investments Ltd

CURRENT INFLATION RATE: 42.2%

CURRENT MONETARY POLICY RATE: 29.50%

Collapsed banks breached several banking regulations reforms not due to political reasons - Financial Analyst

A financial analyst Dr. Samuel Dawson, has defended the central bank and the government for reforming the banking sector which led to a robust, sound and safe banking sector

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UK, Ghana launch new investor group to scout for top investment opportunities

The UK and Ghana has launched a new investor group to identify mutual beneficial investment opportunities for both countries in a boost to the existing economic partnership.

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Banking shareholders funds contract by 20.15% to GHC 21.1bn

According to the banking sector Development Report by the Bank of Ghana, the decline in shareholders' fund came from the moderation in banks' reserves on account of losses made by the banks in 2022 financial year.

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Banks investment contract to GHC 83.3bn in April 2023 due to DDEP - BOG

The decline in investments reflected in the contraction of securities by 24.2% in April, 2023 from a growth of 25.4 % during the same period in 2022.

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Expected drop in inflation spurs positive economic outlook

The market anticipates a further drop in the headline inflation rate into the upper 30s, as Ghana Statistical Service readies to release the consumer price index figures for May 2023.

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Ghana's economy showing signs of stabilization - IMF

The International Monetary Fund (IMF) staff team led by Stephane Roudet has acknowledged that Ghana's economy is bouncing back barely a month after the Executive Board approved the \$3 million extended credit facility (ECF).

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Desist from 97 unlicensed entities providing loans through mobile applications - BOG warns

The Bank of Ghana (BoG) has warned the public against doing any form of transactions with some 97 unlicensed entities that are engaged in the provision of loans through mobile applications to the Ghanaian Public.

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Ghana is currently working with Singapore to boost international trade prospects of SMEs - Addison

Governor of the Bank of Ghana, Dr. Ernest Addison, has said that Ghana is currently working with the Monetary Authority of Singapore on a Business San Borders project aimed at boosting the international trade prospects of Small and Medium Scale Enterprises (SMEs).

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T-bills: Government records oversubscription; but interest rate hit 29.2%

Government's Treasury bills sale were marginally oversubscribed as interest rate hit 29.2%. According to the Bank of Ghana, the government received bids worth GHC 2.29 billion, about 4.04% oversubscription.

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Ghana must address import dependency to avoid future IMF intervention - Prof. Oquaye

Former speaker of parliament Prof. Aaron Oquaye, has issued a stark warning that Ghana may be forced to seek relief from the IMF within the next six years if the nation fails to tackle its import dependency and inefficient utilization of mineral resources.

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GIPS calls for implementation of E- procurement systems

The Ghana Institute of Procurement and Supply has called for the implementation of effective Electronic Procurement Systems for both private and government institutions in the country.

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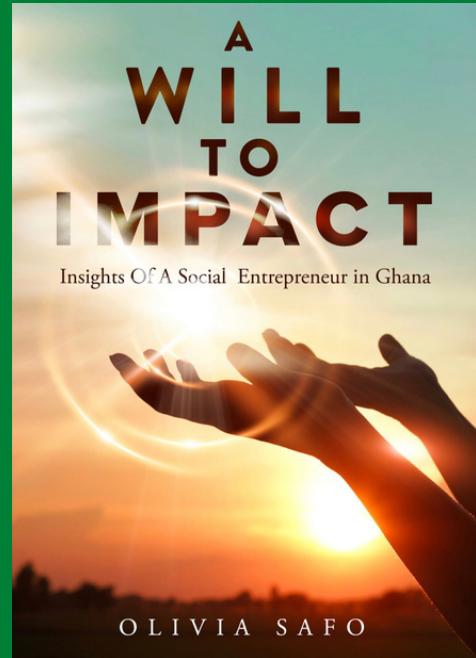
THE JCS VOICE CORNER



Today's voice corner features a new book released by the CEO of JCS Investments Limited. It is titled "**A WILL TO IMPACT**"

For copies or more information about the book contact JCS on +233302817641 or info@jcs.com.gh or visit www.jcs.com.gh/book/

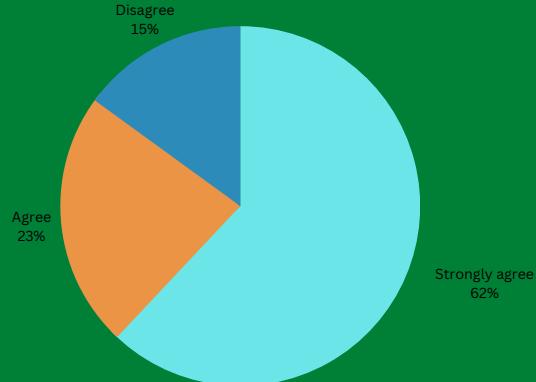
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It also features a survey on the views of the Ghanaian youth on made in Ghana goods

Promoting made in Ghana goods encourages entrepreneurship

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JCS is happy to announce to you the launch of her new youth journal on financial literacy.

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